

? show files;ds

File 15:ABI/Inform(R) 1971-2004/Sep 15  
(c) 2004 ProQuest Info&Learning  
File 9:Business & Industry(R) Jul/1994-2004/Sep 14  
(c) 2004 The Gale Group  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 275:Gale Group Computer DB(TM) 1983-2004/Sep 15  
(c) 2004 The Gale Group  
File 476:Financial Times Fulltext 1982-2004/Sep 15  
(c) 2004 Financial Times Ltd  
File 610:Business Wire 1999-2004/Sep 15  
(c) 2004 Business Wire.  
File 624:McGraw-Hill Publications 1985-2004/Sep 14  
(c) 2004 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15  
(c) 2004 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 15  
(c) 2004 The Gale Group  
File 613:PR Newswire 1999-2004/Sep 15  
(c) 2004 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2004/Sep 15  
(c) 2004 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 634:San Jose Mercury Jun 1985-2004/Sep 14  
(c) 2004 San Jose Mercury News  
File 148:Gale Group Trade & Industry DB 1976-2004/Sep 15  
(c)2004 The Gale Group  
File 20:Dialog Global Reporter 1997-2004/Sep 15  
(c) 2004 The Dialog Corp.  
File 35:Dissertation Abs Online 1861-2004/Aug  
(c) 2004 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 65:Inside Conferences 1993-2004/Sep W2  
(c) 2004 BLDSC all rts. reserv.  
File 2:INSPEC 1969-2004/Sep W1  
(c) 2004 Institution of Electrical Engineers  
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
(c) 2003 EBSCO Pub.  
File 474:New York Times Abs 1969-2004/Sep 14  
(c) 2004 The New York Times  
File 475:Wall Street Journal Abs 1973-2004/Sep 14  
(c) 2004 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug  
(c) 2004 The HW Wilson Co.  
File 348:EUROPEAN PATENTS 1978-2004/Sep W01  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902  
(c) 2004 WIPO/Univentio  
File 347:JAPIO Nov 1976-2004/May(Updated 040903)  
(c) 2004 JPO & JAPIO

Set Items Description

S1 6 (AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD  
OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-  
RED)  
S2 5 RD S1 (unique items)  
?

Logging in to Dialog

Trying 31060000009998...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

\*\*\*\*\*

ENTER PASSWORD:

\*\*\*\*\*

Welcome to DIALOG

Dialog level 04.12.02D

Last logoff: 15sep04 15:36:37

Logon file405 15sep04 17:11:58

FTXTCOR is set ON as an alias for 15, 9, 810, 275, 476, 610, 275, 476, 624, 636, 621, 613, 813, 16, 160, 634, 148, 20.

NFTXTCOR is set ON as an alias for 77, 35, 583, 65, 2, 233, 474, 475, 99, 348, 349, 347.

\* \* \* \*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.9 term=ASCII

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

? dialog

>>Invalid Option Number

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

? b 410

15sep04 17:12:00 User242899 Session D354.1  
\$0.00 0.197 DialUnits FileHomeBase  
\$0.00 Estimated cost FileHomeBase  
\$0.00 Estimated cost this search  
\$0.00 Estimated total session cost 0.197 DialUnits

File 410:Chronolog(R) 1981-2004/Jul  
(c) 2004 The Dialog Corporation

Set Items Description

--- --

? set hi ;set hi

HIGHLIGHT set on as ''

HIGHLIGHT set on as ''

? b ftxtcor

15sep04 17:12:21 User242899 Session D354.2  
\$0.00 0.098 DialUnits File410  
\$0.00 Estimated cost File410  
\$0.08 TELNET  
\$0.08 Estimated cost this search  
\$0.08 Estimated total session cost 0.295 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2004/Sep 15  
(c) 2004 ProQuest Info&Learning

\*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 9:Business & Industry(R) Jul/1994-2004/Sep 14  
(c) 2004 The Gale Group

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 15  
(c) 2004 The Gale Group

File 476:Financial Times Fulltext 1982-2004/Sep 15  
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Sep 15  
(c) 2004 Business Wire.

\*File 610: File 610 now contains data from 3/99 forward.  
Archive data (1986-2/99) is available in File 810.

File 624:McGraw-Hill Publications 1985-2004/Sep 14  
(c) 2004 McGraw-Hill Co. Inc

\*File 624: Homeland Security & Defense and 9 Platt energy journals added  
Please see HELP NEWS624 for more

File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15

(c) 2004 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 15  
 (c) 2004 The Gale Group  
 File 613:PR Newswire 1999-2004/Sep 15  
 (c) 2004 PR Newswire Association Inc  
 \*File 613: File 613 now contains data from 5/99 forward.  
 Archive data (1987-4/99) is available in File 813.  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2004/Sep 15  
 (c) 2004 The Gale Group  
 \*File 16: Alert feature enhanced for multiple files, duplicate  
 removal, customized scheduling. See HELP ALERT.  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2004/Sep 14  
 (c) 2004 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2004/Sep 15  
 (c)2004 The Gale Group  
 \*File 148: Alert feature enhanced for multiple files, duplicate  
 removal, customized scheduling. See HELP ALERT.  
 File 20:Dialog Global Reporter 1997-2004/Sep 15  
 (c) 2004 The Dialog Corp.

Set	Items	Description
?	s	sarasota and bid()business
		Processing
		Processed 10 of 16 files ...
		Processing
		Processing
		Completed processing all files
		55465 SARASOTA
		1979741 BID
		41530249 BUSINESS
		1335 BID(W)BUSINESS
S1	0	SARASOTA AND BID()BUSINESS
?	b	ftxtcor nftxtcor
>>>		77 does not exist
>>>	1	of the specified files is not available
		15sep04 17:15:14 User242899 Session D354.3
	\$0.67	0.125 DialUnits File15
	\$0.67	Estimated cost File15
	\$0.49	0.091 DialUnits File9
	\$0.49	Estimated cost File9
	\$0.07	0.068 DialUnits File810
	\$0.07	Estimated cost File810
	\$0.25	0.046 DialUnits File275
	\$0.25	Estimated cost File275
	\$0.05	0.046 DialUnits File476
	\$0.05	Estimated cost File476
	\$0.09	0.089 DialUnits File610
	\$0.09	Estimated cost File610
	\$0.14	0.025 DialUnits File624
	\$0.14	Estimated cost File624
	\$1.79	0.331 DialUnits File636
	\$1.79	Estimated cost File636

	\$2.25	0.417	DialUnits	File621
\$2.25	Estimated cost File621			
	\$0.07	0.068	DialUnits	File613
\$0.07	Estimated cost File613			
	\$0.08	0.080	DialUnits	File813
\$0.08	Estimated cost File813			
	\$4.25	0.787	DialUnits	File16
\$4.25	Estimated cost File16			
	\$0.10	0.018	DialUnits	File160
\$0.10	Estimated cost File160			
	\$0.03	0.032	DialUnits	File634
\$0.03	Estimated cost File634			
	\$5.13	0.951	DialUnits	File148
\$5.13	Estimated cost File148			
	\$0.84	0.837	DialUnits	File20
\$0.84	Estimated cost File20			
	OneSearch, 16 files, 4.009 DialUnits FileOS			
\$0.75	TELNET			
\$17.05	Estimated cost this search			
\$17.13	Estimated total session cost 4.304 DialUnits			

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2004/Sep 15  
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\*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 9:Business & Industry(R) Jul/1994-2004/Sep 14  
(c) 2004 The Gale Group

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2004/Sep 15  
(c) 2004 The Gale Group

File 476:Financial Times Fulltext 1982-2004/Sep 15  
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Sep 15  
(c) 2004 Business Wire.

\*File 610: File 610 now contains data from 3/99 forward.  
Archive data (1986-2/99) is available in File 810.

File 624:McGraw-Hill Publications 1985-2004/Sep 14  
(c) 2004 McGraw-Hill Co. Inc

\*File 624: Homeland Security & Defense and 9 Platt energy journals added  
Please see HELP NEWS624 for more

File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15  
(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 15  
(c) 2004 The Gale Group

File 613:PR Newswire 1999-2004/Sep 15  
(c) 2004 PR Newswire Association Inc

\*File 613: File 613 now contains data from 5/99 forward.  
Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2004/Sep 15  
(c) 2004 The Gale Group

\*File 16: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2004/Sep 14  
 (c) 2004 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2004/Sep 15  
 (c)2004 The Gale Group  
 \*File 148: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.  
 File 20:Dialog Global Reporter 1997-2004/Sep 15  
 (c) 2004 The Dialog Corp.  
 File 35:Dissertation Abs Online 1861-2004/Aug  
 (c) 2004 ProQuest Info&Learning  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 The Gale Group  
 \*File 583: This file is no longer updating as of 12-13-2002.  
 File 65:Inside Conferences 1993-2004/Sep W2  
 (c) 2004 BLDSC all rts. reserv.  
 File 2:INSPEC 1969-2004/Sep W1  
 (c) 2004 Institution of Electrical Engineers  
 \*File 2: Alert feature enhanced for multiple files, duplicates removal, customized scheduling. See HELP ALERT.  
 File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
 (c) 2003 EBSCO Pub.  
 File 474:New York Times Abs 1969-2004/Sep 14  
 (c) 2004 The New York Times  
 File 475:Wall Street Journal Abs 1973-2004/Sep 14  
 (c) 2004 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug  
 (c) 2004 The HW Wilson Co.  
 File 348:EUROPEAN PATENTS 1978-2004/Sep W01  
 (c) 2004 European Patent Office  
 File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902  
 (c) 2004 WIPO/Univentio  
 File 347:JAPIO Nov 1976-2004/May(Updated 040903)  
 (c) 2004 JPO & JAPIO  
 \*File 347: JAPIO data problems with year 2000 records are now fixed. Alerts have been run. See HELP NEWS 347 for details.

Set	Items	Description
?	s (auction) (s) (escrow) (s) (deliver???) (s) (time or period or days) (s) (accept?)	
<-----User Break----->		
u!		
?	s (auction) (s) (escrow) (s) (deliver???) (s) (time or period or days) (s) (accept?) (s) (payment) (s) (received or delivered)	
Processing		
Processed 10 of 27 files ...		
Completed processing all files		
564130	89243	AUCTION
7908553	24245127	ESCROW
7284843	5687212	DELIVER???
5267218	1863315	TIME
6176129		PERIOD
		DAYS
		ACCEPT?
		PAYMENT
		RECEIVED

```

1793180 DELIVERED
S1      6 (AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR
        PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED
        OR DELIVERED)
? s s1 and pd<20000707
>>>File 15 processing for PD= : PD=20000707
>>>  started at PD=710000 stopped at PD=920703
>>>File 9 processing for PD= : PD=20000707
>>>  started at PD=100305 stopped at PD=980228
>>>File 810 processing for PD= : PD=20000707
>>>  started at PD=850116 stopped at PD=911124
>>>File 275 processing for PD= : PD=20000707
>>>  started at PD=140103 stopped at PD=880530
>>>File 476 processing for PD= : PD=20000707
>>>  started at PD=19820102 stopped at PD=19881015
>>>File 624 processing for PD= : PD=20000707
>>>  started at PD=104 stopped at PD=920521
>>>File 636 processing for PD= : PD=20000707
>>>  started at PD=19880101 stopped at PD=19940318
>>>File 621 processing for PD= : PD=20000707
>>>  started at PD=00000000 stopped at PD=19910208
>>>File 813 processing for PD= : PD=20000707
>>>  started at PD=100000 stopped at PD=900919
>>>File 16 processing for PD= : PD=20000707
>>>  started at PD=19900101 stopped at PD=19950623
Processing
Processed 10 of 27 files ...
>>>File 160 processing for PD= : PD=20000707
>>>  started at PD=2103 stopped at PD=770314
>>>File 634 processing for PD= : PD=20000707
>>>  started at PD=850602 stopped at PD=900603
>>>File 148 processing for PD= : PD=20000707
>>>  started at PD=140105 stopped at PD=830127
Processing
>>>One or more prefixes are unsupported
>>> or undefined in one or more files.
>>>File 583 processing for PD= : PD=20000707
>>>  started at PD=100001 stopped at PD=880922
Processed 20 of 27 files ...
>>>File 233 processing for PD= : PD=20000707
>>>  started at PD=1201 stopped at PD=990920
>>>File 474 processing for PD= : PD=20000707
>>>  started at PD=101111 stopped at PD=731131
>>>File 475 processing for PD= : PD=20000707
>>>  started at PD=191111 stopped at PD=800812
>>>File 99 processing for PD= : PD=20000707
>>>  started at PD=DEC.1200 stopped at PD=19910204
>>>File 348 processing for PD= : PD=20000707
>>>  started at PD=78 stopped at PD=990603
Processing
<-----User Break----->
u!
? ds

```

Set	Items	Description
S1	6	(AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-



RED)

? rd s1

>>>Duplicate detection is not supported for File 348.

>>>Duplicate detection is not supported for File 349.

>>>Duplicate detection is not supported for File 347.

>>>Records from unsupported files will be retained in the RD set.

...completed examining records

S2 5 RD S1 (unique items)

? t s2/3,k/1

2/3,K/1 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04682149 Supplier Number: 62524379 (USE FORMAT 7 FOR FULLTEXT)

You've Got Money!

Wijnen, ReneE

Bank Technology News, v13, n6, p1

June, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1960

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The next "next big thing" in ecommerce could be person-to-person **payment**. And banks and tech vendors are scrambling to gear up for it. While the complexities of electronic bill presentment and **payment** have painstakingly been ironed out over almost two decades, a form of online **payment** born yesterday is already helping consumers whiz money back and forth to each other at Internet speed. It's called email. Practically unheard of a year ago, email **payment**, also known as person-to-person online **payment**, has already cropped up on company Web sites in industries ranging from banking to invitations. ...market. What's more, it appears to be a hit among consumers, as well. Email **payment** service provider PayPal, Palo Alto, CA, announced in early April that it had already passed chief email **payment** services. "One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic." Although person-to-person **payment** models vary, the basic premise is that a consumer registers with an email **payment** company by providing either a credit card or a bank account number. With PayPal's...card or bank account provided during the initial registration. On the receiving end of the **payment**, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form attached to the **payment** to access the money already waiting in a PayPal account in the receiver's name...that collects on the money customers leave in their online accounts. By contrast, most other **payment** companies make money by charging a per-transaction fee to a customers' credit card or bank account. On the back end, person-to-person online **payment** looks a lot a like a shared merchant account. Businesses readily establish merchant accounts to ...occasional credit card payments, establishing a merchant account would be cumbersome. In person-to-person **payment**, the customers of an email **payment** company are essentially treated as shared owners of a joint merchant account, allowing them to reap the benefits of **accepting** credit card payments, while sharing the costs.

It's this ability to **accept** credit card payments cheaply and easily that has made the method particularly popular on consumer-to-consumer **auction** sites such as eBay, where buyers and sellers initially faced more awkward **payment** processes, such ...money orders or waiting for personal checks to clear before completing transactions. "Person-to-person **payment** has been driven by online auctions," says Paul Jamieson, senior analyst of banking and **payment** systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast method of settling **auction** transactions." PayPal claims that one in four eBay **auction** items is paid for through its service. Spurred by the growing popularity of email **payment** among consumers, eBay has invested in a **payment** system of its own. In May 1999, the company acquired Billpoint Inc.; this past March, it sold a 35% stake in the **payment** engine to Wells Fargo & Co., San Francisco. Although eBay won't exclude the use of other person-to-person **payment** services on its site, it's hoping that its investment will make Billpoint the preferred service among **auction** customers. "The fundamental way we're moving money is the same. What's different is sale, Billpoint became an additional box you can check for **payment** method." In addition to key placements on Billpoint's Web site, eBay is using its understanding of the **auction** community to customize the **payment** service for different types of sellers. For example, sellers with error-free records who sell... ..account processing fees and valuable co-branding opportunities through eBay. Furthermore, person-to-person online **payment** presented a way to divert business lucrative credit ...ecommerce and Internet payments at Wells. The bank also sees opportunities in eventually offering the **payment** service to start-up businesses that are not yet ready to set up merchant accounts, she adds. Other banks have rushed to form partnerships with **payment** vendors as well. In March, FleetBoston Financial Corp., Boston, allied with Providence, RI-based Tradesafe.com, and in April, Bank of America Corp., Charlotte, NC, announced a person-to-person **payment** agreement with electronic bill **payment** and presentment leader CheckFree Holdings Corp., Norcross, GA. FleetBoston and Tradesafe.com refer to the model they are supporting as a party-to-party **payment** model, and stress that beyond consumer-to-consumer auctions they see a variety of opportunities...under \$1,200, but for larger purchases it holds the buyer's money in an **escrow**-type arrangement until the product is **delivered**. The different versions and goals of the existing email **payment** models in the marketplace today underscore the ambiguity over what role email **payment** will eventually play. Bank One Corp., Chicago, chose not to partner with an existing vendor...might suggest that a customer switch to a MasterCard or Visa processing account if the **payment** transaction volume indicates the user is using the service for business purposes. In addition to...other banks to re-brand as their own. GartnerGroup's Litan notes that the new **payment** method represents potential competition for electronic billing vendors. For example, drawing on the banking expertise...

...quickly jumping into the email payments scene. The company says it has designed an email **payment** based on direct deposit, which ...bank account numbers to enroll in the program. The danger of a direct deposit email **payment** system is that cautious customers might be reluctant to enter an bank account number over...

...getting over those fears," says Tim Renshaw, product manager of person-to-person products and **payment** at CheckFree. The vendor is

working on a new version that will allow transmittal of...launch date. Another feature CheckFree is developing for future versions of the product is real-time money transfer. Its initial email **payment** system will have a three-day lag **time** in transferring money from one bank to another. However, Renshaw says that some systems that claim to have instant **payment** actually have a several day delay in withdrawing money from online accounts. The new person-to-person package is distinguished from CheckFree's existing "Pay Everyone" electronic bill **payment** service in that the entire person-to-person **payment** process is electronic. With Pay Everyone, consumers enter the information of individuals to whom they want to send checks and to authorize online **payment**, but on the back end a check is still cut and mailed. Beyond auctions and...

...event planning and invitation company in Menlo Park, CA, saw potential in tying an email **payment** service directly to its product. That's why it has developed its own in-house **payment** service. "We believe that as a service, person-to-person payments work best when they...

...send invitations for sports events, concert tickets, going-away parties, or other activities that include **payment** or money exchanges. The service is free, and the company collects float and Web advertising...  
? t s2/3,k/2

2/3,K/2 (Item 1 from file: 20)  
DIALOG(R) File 20:Dialog Global Reporter  
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37216062  
Q2 2004 Bradley Pharmaceuticals, Inc. Earnings Conference Call - Part 1  
FAIR DISCLOSURE WIRE  
July 29, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4746

... my name is Elizabeth and I will be your conference facilitator for today. At this **time** I would like to welcome everyone to the second quarter 2004 earnings conference call. (OPERATOR...

... 1995. These forward-looking statements include statements that address activities, events or developments that Bradley **accepts**, believes or anticipates will or may occur in the future such as earnings estimates, launches of new products, market **acceptance** of products and predictions of future financial performance. All forward-looking statements are based on...

... or integrate new products into its portfolio or effectively react to other risks described from **time** to **time** in Bradley's SEC filings. Further, Bradley cannot predict the impact on its business of...  
... income between the two reporting periods. The highlight of the quarter really was the continued **acceptance** of our promotions, our relationship building, especially on the new products you know that we...

... of wholesalers and into retail pharmacy. This is very encouraging to us and indicates again **acceptance** of our promotions and of course Zoderm has lived a lot of very positive feedback...because we began to release from QA and QC until somewhere on January 15 same **time** that we had our annual report and the same **time** we were training our sales

people. There will be slight delay in the release **time** and we did ship it to wholesalers. Beginning on, I think, about June 15. That...

...you have seen in the last couple of weeks. And one was, we had, first **time** we've ever done that, we had a pre-promotion telling doctors it is coming...

... correct. But it was expensive I mean launching and maintaining three brand names during this **period** was an exceedingly intensive effort by our entire marketing and sales group Flora-Q, Keralac...

... Carmol although maintained about \$8 million did decreased about 15% but is on target for **delivery** of about 26 to 28 million for the full year, which was what we anticipated to be a project that would take much **time**. It has been planned to do that. We're not trying to move people around...

... that they can cope on fewer doctors but more frequency and that saves less drive **time** relative to the current situation. We did supply the Bradley sales people with automobiles and...

... two things that are important. In productivity of sales force and that is length of **time** on the job as well as doing certain programs like preceptorship (ph) programs and our...

... will be joining us and there will be some significant synergies and savings realized over **time** as we integrate the Bioglan team into Doak and into Bradley. To begin with one...

... Bioglan namely Adoxin Solaraze. We understand and we see in the data that during the **auction** process currently the script looks a little flat, understandably idle. So, we are very excited... been our most successful launches to date and all the prescriptions have been very well **received** by our customers. Some key programs underway on the marketing side, is that we are...

...way (inaudible). Retail movements has picked up strongly and the product is being well receipted **accepted** in the gastro and the colorectal surgery community We're also taking important steps to...

... prescription are now approaching over 13,500 per month and we got a solid launch **period**. Our partners Aventis are calling on OB/GYN audience and this is actually accounting for...the seven or eight countries will start to kick in certainly next year at this **time** and hopefully that should bulk up the international business at least in the medial future...

... 4 million. Purchase of intangible assets for 2.6 million, growing to national distribution agreement; **payment** of acquisition costs for Bioglan of 926,000. **Payment** of refundable **escrow payment** of 1.5 million relating to a bid for central product acquisition, which we did...

... be approximately 8.2 million per year Estimate of amortization expense is based upon materials **received** during the Bioglans due diligence **period** and our consultations with our independent evaluation firm.  
Alan.

? t s2/3,k/3

2/3,K/3 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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28779569 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Q1 2003 Stamps.com Earnings Conference Call - Final - Part 1  
FAIR DISCLOSURE WIRE  
April 02, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4687

...Stamps.Com First Quarter 2003 results conference call. This call is being recorded. At this **time** for opening remarks and introduction, I'd like to turn the call over to the...

... forward-looking statements are detailed in filings with the Securities and Exchange Commission made from **time** to **time** by Stamps.Com, including its Annual Report on Form 10K for the fiscal year ended...

... only a little over two months since we held our conference call, but in that **time**, we have continued to make some good progress on the business. Let me just begin...

... our beta test for our hidden postage label feature during the first quarter, and we **received** USPS approval to launch the hidden postage label. We expect to launch this feature to...

... this month. We continue to make progress on the PayPal integrated web product, and we **delivered** the software to them during the first quarter. The final deployment of the software will require approval from the US Postal Service for **acceptance** of PayPal as a method of purchasing postage for the customers, and we have been...which represents the churn rate for customers leaving during the 29-day no-risk trial **period** was 17 percent in Q1. This was a decrease over the 19 percent in Q4. The average monthly based churn, which represents the churn rate for customers past the trial **period**, was approximately 2.1 percent in Q1. Customer usage. Total postage printed by customers for...

... later this year. Hidden postage. We completed our beta test for hidden postage and recently **received** USPS approval. Hidden postage allows users to print out a shipping label that does not show the actual postage paid. This is an ideal feature for online businesses, **auction** sellers and shippers. Because the hidden postage label does not display the actual postage value...improvements to our cash collection capabilities in the second quarter, including a switch of our **payment** processor company. Gross margin for the quarter was 62 percent, which was down from 67...

... to cash holding that back up letters of credit for real estate leases and other **escrow** holdings. Of the 4.6 million decline in total cash and cash equivalents, approximately half...

... repurchase, with the other half made up of cash burn from operations, and a one-**time** cash **payment** for a legal settlement. Now, let me give you guidance for the first quarter and...

? t s2/3,k/4

→ Applicant  
hmsuf

2/3,K/4 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00771307 \*\*Image available\*\*

METHOD AND SYSTEM FOR MANAGING AND CONDUCTING A NETWORK AUCTION  
PROCEDE ET SYSTEME DE GESTION ET DE CONDUITE D'UNE VENTE AUX ENCHERES SUR  
RESEAU

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200104816 A1 20010118 (WO 0104816)

Application: WO 2000US18582 20000707 (PCT/WO US0018582)

Priority Application: US 99143021 19990709

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8310

Fulltext Availability:

Detailed Description

Detailed Description

... s account or accounts have been debited for the auctioned  
amount and deposited into the **escrow** account S70, the buyer and  
seller are notified of this transaction by the financial institution...

...or mail, to name a few examples. After notification, the financial  
institution may start a **time period** for completion of the  
transaction 5, 10, 15 **days**). If the seller does not **deliver**  
the good(s) within the first **time period** S74, the buyer's  
**payment** is returned to the buyer's account S76. Alternatively,  
referring to Figure 6, if the buyer has **received** the good(s) within  
the first **time period**, a second **time period** may  
be set for the buyer to inspect the good(s) to determine if they are  
conforming S120. The system queries whether or not the buyer responds  
within the second **time period** S122. If there is no response,  
then the seller is credited with the buyer's **payment** from the  
**escrow** account S124. If the buyer does respond within the second  
**time period** regarding the

17

good(s), the system queries whether or not the good(s) are in **acceptable** condition S126. If the good(s) are **acceptable**, then the seller is credited with the buyer's **payment** from the **escrow** account S128. If the good(s) are not **acceptable**, the **auction** system of the current embodiment offers the buyer one of two choice for completion of...the seller or the buyer may request a bargaining session with the seller via the **auction** system S130.

If the buyer chooses to return the good(s), a third time period...  
? t s2/3,k/5

2/3,K/5 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00765441 \*\*Image available\*\*

DEFINING AND UPLOADING MULTIPLE TRANSACTION DESCRIPTIONS FROM A CLIENT TO A TRANSACTION FACILITY

PROCEDE ET SYSTEME POUR DEFINIR ET TELECHARGER VERS L'AMONT PLUSIEURS DESCRIPTIONS DE TRANSACTION D'UN EQUIPEMENT CLIENT VERS UN EQUIPEMENT DE TRANSACTION

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200078557 A1 20001228 (WO 0078557)

Application: WO 2000US17136 20000621 (PCT/WO US0017136)

Priority Application: US 99140124 19990621

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14444

Fulltext Availability:

Claims

Claim

... network utilizing the communications means.

/24

CLIENT MACHINE 32

CLIENT 30

ROGRAMI

34

.....

NETWORK BASED **AUCTION** FACILITY 10

2 4 16 8 1420

PAGES PICTURE I RCH

SERVERS SERVERS SER ERVER...

...r-@@

PAGE CLIENT SIDE

84

.....

73

r@@@

SERVER SIDE

REVIEWER 94

PAGE

10 NEWORK - BASED **AUCTION** KCILITY r 90

1

92:

r.....

TRANSACTION APPLICATION

DATABASE ENGINE SERVER

22 -.01

PAGE ITEMS...

...UPLOAD

APPLICATION TO CLIENT

MACHINE AND INSTALL

7

CREATE COLLECTION OF

TRANSACFLON DESCRIPTIONS (E.G.,

**AUCTION** ITEMS) AT CLIENT MACHINE 104

USING UPLOAD APPLICATION

E COLLECTION AT

CLIENT SIDE 106

7...

...FOR COL I N

POPULATE SELECTED 0

158

FIELDS ACCORDING 156

TO TEMPLATE USER INPUTS **AUCTION** LISTING

INFORMATION INTO DIALOG BOX

160

NEXT

,@@@IPT11

**AUCTION** BU YES

SEL

YES S 62

MM IN NO

WIN LITTON SE



168 JSER SELECTS...

...7

170 PROMPT USER FOR USE  
NAME AND PASSWORD  
172 +  
PROMPT USER FOR DATE AND **TIME** UPLOAD BATCH 174  
ON WHICH BATCH TO BE POSTED TM  
FlGm 6  
180  
Add **Auction**  
182 and  
Description Om\*  
One-line description: I Minimum bid (US\$):  
Narrative description: Qw\*  
Sell as a block:  
Reserve **Auction**:  
Reserve Price (US\$):  
No. of Reposts:  
ItemidURLORN/ Auction Duration:  
Rem category. Nxnent & Shipping O;@  
Feature...

...N/

Book 1 \$1.00 N/  
Stamp I -Ti . MO N/  
FIGO 8  
212  
% Upload **Auction** Collection  
Z@@4  
User Name: I joshtest I  
.Bassword: i \* \* \* \* \* 1-"I  
st Dateffinle  
0...

...heImelsofa.jpg

quantity: 1  
reserve-price: 25.00  
minimum-bid: 1.00  
duration: 7  
private-auction: n  
**payment**-meth--MO - cashiers:  
**payment** - meth - VISA-MC:  
paymentLtermsLseller  
shipping.terms-home-country:  
galleg featured.  
gallegiy urto  
gffilicon.  
zip. 95125...

...submitted. After you submit a collection of items, each item will be posted as an **auction**.

Collection Summary for Pete r288  
Created Date/**Time** ]11 Expiration Dateffime jj[kffik]jj Status 10  
294 2431 06/11/99 02:04...

...All Items in Collection #3900

Created Dateframe: 12/15/9918:09:30 PST Expiration Date/**Time**:  
12/29/9918:09:30 PST  
TEST ITEM 1 - DO NOT BID Item #1 6534...

...above item II)s will no longer be valid once the items are committed to  
**auction**. At that point new ...the bottom of the page. For long  
collections scroll down to view.

Items Started in **Auction**:

ID Number Title Ending Date  
152299 TEST ITEM 1 - DO NOT BID 01/31/00...

...of bids 0 (bid history)

Duration 7 Location Falcon Heights

Started TBD EO (mail this **auction** to a friend)

Ends TBD (request a gift alert)

Seller pft15)\*

(view seller's other auctions) A seller a question) tr

High Bid .. **Payment** Money Order/Cashiers; Checks, Online Escm, See  
item description for payment methods **accepted** Shipping Seller pays  
for shipping. Seller ship to home country only, See item description for  
shipping charges

Revise Seller, if this item has **received** no bids, you may revise

DESCRIPTION

DO NOT BID ON THIS!

FIGO 12F

/24

Online...

...Op or Postal Code (e.g., C134 4WS)

United Kingdom

FIGO 12H

/24

324

@4

**Payment** Methods Money Order/Cashiers Check M Personal Check M  
Visa/Master Card Choose all that you [:]COD (collect on **delivery**)  
Fv@On-line **Escrow** El American Express

will **accept**

E]See Item Description F'j Other F@ Discover

Where will you ship? To ship...

...description

Quantity

required if quantity is more than 1 , then you will have a Dutch

**auction**,

see tips

Minimum Bid I im per item see bps

required (e.g., 2.00...

...e.g., 15.00 - Please do not include commas or currency symbols, such as  
\$) Private **Auction**? F'j Please don't use this unless you have a  
specific reason.

optional learn...4)

GALLERY TYPE number(5)

COUNTRY ID number(2)

NOTICE -**TIME** date FiGe 13C

BILL **TIME** date

CURRENCY.ID number(3)  
 ZIP varchar2(12)  
 /24  
 CLIENT SIDE - CLASSES  
 342  
 340  
 UCTION  
 TITLE  
 DESCRIPTION **AUCTION** COLLECTION  
 FEATURES  
 CATEGORY NO. - **AUCTION** 1  
 MINIMUM BID - **AUCTION** N  
 UPLOAD DATE  
 QUANTITY PROGRAM VERSION  
 RESERVE NO. OF DURATION CATEGORY LIST VERSION  
**PAYMENT** & SHIPPING  
 PICTURE URL SELLER NAME  
 <SAVE FUNCTION> SELLER PASSWORD  
 <READ FUNCTION> POST **TIME** AND DOB  
 <SAVE FUNCTION>  
 of  
 FIGO 14  
 /24  
 350  
 352 0  
 PROCESSOR  
 VIDEO DISPLAY  
 INSTRUCTIONS...

...data base and where practicable terms used):

STN,EAST  
 creating,uploading,putting,generating, defining,inputting,**auction**,  
 offer,sale,listing,intemet or world wide web,  
 web,network,www  
 Form

? t s2/3,k/6

>>>Item 6 is not within valid item range for file 347

? ds

Set	Items	Description
S1	6	(AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVERED)
S2	5	RD S1 (unique items)
? show files;ds		
File	15	ABI/Inform(R) 1971-2004/Sep 15 (c) 2004 ProQuest Info&Learning
File	9	Business & Industry(R) Jul/1994-2004/Sep 14 (c) 2004 The Gale Group
File	810	Business Wire 1986-1999/Feb 28 (c) 1999 Business Wire
File	275	Gale Group Computer DB(TM) 1983-2004/Sep 15 (c) 2004 The Gale Group
File	476	Financial Times Fulltext 1982-2004/Sep 15 (c) 2004 Financial Times Ltd
File	610	Business Wire 1999-2004/Sep 15 (c) 2004 Business Wire.

File 624:McGraw-Hill Publications 1985-2004/Sep 14  
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File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15  
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File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 15  
(c) 2004 The Gale Group  
File 613:PR Newswire 1999-2004/Sep 15  
(c) 2004 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2004/Sep 15  
(c) 2004 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 634:San Jose Mercury Jun 1985-2004/Sep 14  
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File 148:Gale Group Trade & Industry DB 1976-2004/Sep 15  
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
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File 233:Internet & Personal Comp. Abs. 1981-2003/Sep  
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File 474:New York Times Abs 1969-2004/Sep 14  
(c) 2004 The New York Times  
File 475:Wall Street Journal Abs 1973-2004/Sep 14  
(c) 2004 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug  
(c) 2004 The HW Wilson Co.  
File 348:EUROPEAN PATENTS 1978-2004/Sep W01  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902  
(c) 2004 WIPO/Univentio  
File 347:JAPIO Nov 1976-2004/May(Updated 040903)  
(c) 2004 JPO & JAPIO

Set	Items	Description
S1	6	(AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVERED)
S2	5	RD S1 (unique items)
?		